

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c)	
Robert Manchel, Esq. 1 Eves Drive, Suite 111 Marlton, NJ 08053 Attorney for Debtor RM-1141	
In Re: Kerlene Armstrong-Walters	Case No. 17-31302JNP Judge: Chapter 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. Motion for Relief from the Automatic Stay filed by Pingora Loan Servicing LLC, creditor. A hearing has been scheduled for July 3, 2018, at 10:00 a.m.

OR

Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for _____ at _____ a.m.

OR

Certification of Default filed by _____, creditor. I am requesting that a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee. I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

OR

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

Other: I have been approved for a loan modification and will begin payments in accordance with the modification as of August 1, 2108. The approval of the loan modification resolves the motion for relief from the automatic stay. I respectfully request that the movant's motion be denied so that I may continue and complete my bankruptcy.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 6/20/2018

/s/ Kerelene Armstrong-Walters
Kerelene Armstrong-Walters, debtor